

**Information to identify the case:**

Debtor 1 **Mohana Kumari**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **District of New Jersey**  
Case number: **11-17035-MBK**

Social Security number or ITIN **xxx-xx-2772**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mohana Kumari

8/30/16

**By the court:**

Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mohana Kumari  
Debtor

Case No. 11-17035-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 34

Date Rcvd: Aug 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2016.

db +Mohana Kumari, 129 Forest Drive, Piscataway, NJ 08854-2273  
cr +CitiMortgage, Inc. s/b/m/t ABN AMRO Mortgage Group, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
r +ReMax Diamond Realtors, Attn: Bonnie Beresford, 1199 Amboy Avenue, Edison, NJ 08837-2552  
511747266 +Abn Amro Mortgage Grou, Po Box 9438, Gaithersburg, MD 20898-9438  
511747267 +Affiliated Foot & Ankle Center LLP, 4645 Highway 9 North, Howell, NJ 07731-3324  
513478495 +Bank of America, PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100,  
Woodland Hills, California 91364-6207  
513552623 +Bank of America, N.A., c/o Prober & Raphael, A Law Corp., P.O. Box 4365,  
Woodland Hills, CA 91365-4365  
511747270 +CBE Group, 131 Tower Park Drive Suite 100, P.O. Box 2547, Waterloo, IA 50704-2547  
511747269 #+Cbe Group, 131 Tower Park Dri, Waterloo, IA 50701-9374  
511951283 CitiMortgage, Inc. s/b/m/t ABN AMRO Mortgage Group, PO Box 6941, The Lakes, NV 88901 6941  
511747274 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
511747275 +Experian, P.O. Box 19719, Irvine, CA 92623-9719  
511747276 +Faloni & Associates, LLC, 165 Passaic Ave., Suite 301B, Fairfield, NJ 07004-3592  
515463206 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
515513582 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602  
515513583 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021,  
PennyMac Loan Services, LLC, 6101 Condor Drive 93021-2602  
511747277 +Phelan Hallinan Schmieg, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437  
511747278 +TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000  
511747279 +United Collection Bureau, Inc., 5620 Southwyck Blvd Suite 206, Toledo, OH 43614-1501  
511747281 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701)  
511747282 +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2016 23:25:08 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 30 2016 23:25:05 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
511747268 +EDI: BANKAMER.COM Aug 30 2016 23:04:00 Bac Home Loans Servici, 450 American St,  
Simi Valley, CA 93065-6285  
511747272 EDI: CITICORP.COM Aug 30 2016 23:04:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195  
511747271 +EDI: CHASE.COM Aug 30 2016 23:04:00 Chase, 201 N. Walnut St//Del-1027,  
Wilmington, DE 19801-2920  
511920022 EDI: CHASE.COM Aug 30 2016 23:04:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
511747273 EDI: DIRECTV.COM Aug 30 2016 23:05:00 Direct T.V., P.O. Box 78626, Phoenix, AZ 85062  
511770827 EDI: DISCOVER.COM Aug 30 2016 23:04:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
514980554 EDI: PRA.COM Aug 30 2016 23:03:00 Portfolio Recovery Associates, LLC,  
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
512176236 EDI: PRA.COM Aug 30 2016 23:03:00 Portfolio Recovery Associates, LLC., P.O. Box 41067,  
Norfolk, VA 23541  
511747280 +EDI: WFFC.COM Aug 30 2016 23:04:00 Wells Fargo Bank Nv Na, P O Box 31557,  
Billings, MT 59107-1557  
511784555 EDI: WFFC.COM Aug 30 2016 23:04:00 Wells Fargo Bank, N.A., Home Equity Group,  
X2303-01A - 1 Home Campus, Des Moines, IA 50328-0001  
512080367 EDI: ECAST.COM Aug 30 2016 23:04:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

511860374 Bank of America, National Association c/o Zucker G

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Bank of America, National Association bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Bank of America, National Association bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Jaime B. Finberg on behalf of Creditor CitiMortgage, Inc. s/b/m/t ABN AMRO Mortgage Group, Inc. nj.bkecf@fedphe.com, erika.olsen@fedphe.com  
Jennifer Novick on behalf of Creditor CitiMortgage, Inc. s/b/m/t ABN AMRO Mortgage Group, Inc. nj.bkecf@fedphe.com, Erika.olsen@fedphe.com  
John Philip Schneider on behalf of Creditor PennyMac Loan Services, LLC nj.bkecf@fedphe.com  
John Philip Schneider on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
Justin M Gillman on behalf of Debtor Mohana Kumari abgillman@optonline.net  
Robert P. Saltzman on behalf of Creditor Bank of America, National Association dnj@pbslaw.org  
Warren S. Jones, Jr. on behalf of Creditor Bank of America, National Association wsjonesesq@verizon.net, bestcasewsj@gmail.com  
Warren S. Jones, Jr. on behalf of Creditor WELLS FARGO BANK, N.A. wsjonesesq@verizon.net, bestcasewsj@gmail.com  
Warren S. Jones, Jr. on behalf of Creditor Bank of America, National Association wsjonesesq@verizon.net, bestcasewsj@gmail.com

TOTAL: 14